

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Discover Bank

In Re:
Alan Houghton
Carrie Houghton
Debtors



Order Filed on October 17, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-16085-CMG

Adv. No.:

Hearing Date: 10/16/2024 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: October 17, 2024

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtors: Alan Houghton & Carrie Houghton

Case No: 24-16085-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 137 Richard St, Brick, NJ, 08724, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 1, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 20, 2024, through September 20, 2024, a total post-petition default of \$1,423.23 (3 @ \$569.29 less suspense of \$284.64); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make payments of \$474.41 directly to Secured Creditor no later than October 11, 2024, October 25, 2024 and November 11, 2024 to cure default; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 20, 2024, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.